

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
John POLK) Group Art Unit: 2716
Serial No.: Unassigned) Examiner: E. Cosimano
Filed: October 11, 2001)
For: METHOD AND APPARATUS FOR)
PAYMENT PROCESSING USING)
DEBIT-BASED ELECTRONIC)
FUNDS TRANSFER AND)
DISBURSEMENT PROCESSING)
USING ADDENDUM-BASED)
ELECTRONIC DATA)
INTERCHANGE)

Assistant Commissioner for Patents
Washington, DC 20231

Sir:

PRELIMINARY AMENDMENT

Prior to the examination of the above application, please amend this application
as follows:

IN THE TITLE:

Please amend the title to read "METHODS AND APPARATUS FOR CHILD
SUPPORT PAYMENT PROCESSING AND CHILD SUPPORT DISBURSEMENT
PROCESSING."

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IN THE SPECIFICATION:

Page 1, replace the paragraph entitled Field of the Invention with the following new paragraph:

The present invention relates generally to the processing of child support payments and the processing of child support disbursements. More particularly, the invention relates to methods and apparatus for processing child support payments using debit-based transactions and processing child support disbursements using addendum-based transactions.

Page 5, replace the first full paragraph with the following new paragraph:

The inefficiencies and other shortcomings in the current methodologies for payment and disbursement processing reflect undesirable diminutions in capacity and quality that could be achieved by further development of improved payment and disbursement processing methods. Thus, the current payment and processing methods reflect an unsatisfactory development of methods and systems to process both the permissive and mandatory obligations of an employee by an employer and subsequent disbursement to an intended recipient, in particular, to process a child support obligation of an employee by an employer and subsequent disbursement to an intended recipient.

Page 12, replace the first full paragraph with the following new paragraph:

Once accumulator agency's bank 210 receives the EFT transaction from accumulator agency 130, accumulator agency's bank 210 must process each of the individual debit-based transactions contained within

the EFT transaction. Like accumulator agency 130, accumulator agency's bank 210 may also use various EFT formats for processing multiple payments through ACH 220. ACH 220 is a clearing house for processing financial transactions through the Federal Reserve system, such as, for example, the National Automated Clearinghouse Association (NACHA).

Page 13-14, replace the first full paragraph on page 13 (which continues to page 14) with the following paragraph:

For the processing of the disbursement according to Fig. 3, intermediary 310 initially receives an EDI file from accumulator agency 130, as shown in Fig. 2. This EDI file contains information relating to the payment made by initiator 110 and requests instructions regarding the disbursement. Intermediary 310 then processes the information and determines whether a disbursement is to be made. If a disbursement is approved by intermediary 310, intermediary 310 transmits another EDI file to accumulator agency 130 with instructions for the disbursement.

Accumulator agency 130 then processes disbursement 320.

Disbursement 320 may include any of a number of several disbursement methods, including paper check 322, direct deposit 324, and debit deposit 326. Accumulator agency 130 processes paper check 322 by the traditional methodology, by printing and mailing the check to recipient 330.

Accumulator agency 130 processes direct deposit 324 also through the traditional methods, by issuing the deposit by EFT. Accumulator agency 130 processes debit deposit 326 through any number of available options

by issuing an EFT, including the creation of a debit deposit at a bank operated by a state agency or the creation of a debit deposit account at a bank operated by accumulator agency 130. Whatever the methodology for disbursement, according to system 300, disbursement 320 processes a disbursement to recipient 330 according to instructions provided to accumulator agency 130 from intermediary 310.

Pages 14-15, replace the last paragraph on page 14 (which continues to page 15) with the following new paragraph:

As shown in Fig. 4, system 400 anticipates that initiator 110 (in the case of the preferred embodiment, an employee) has already initiated a payment and disbursement. System 400 thus shows three alternatives for collector 120 (shown here as employer 410) for initiating a payment and disbursement consistent with the invention. Employer 410 depicts alternative ways that an employer can initiate a payment and disbursement for an employee, illustrated as employer 412, employer 414, and employer 416. Employer 412 has only one employee subject to child support obligations; employer 414 has 200 employees subject to child support obligations, and employer 416 also has 200 employees subject to child support obligations. In the case of employer 412, the FEDI file transmitted from employer 412 to accumulator agency 130 comprises the CCD+ format. As noted above, the CCD+ format provides for an EFT transaction plus an addendum, but the CCD+ format is limited to one addendum per transaction. Thus, employer 414 also utilizes the CCD+

format, but due to the limitations of this EFT format, employer 414 would be required to use 200 separate FEDI transactions in the CCD+ format. In contrast, employer 416 transmits all 200 transactions utilizing the CTX format. As noted above, the CTX format allows for the transmission of a payment with up to 9,999 addenda records. Employer 416 therefore saves both time and expense by using the CTX format. Whatever the format, once employer 410 transmits the necessary FEDI files, accumulator agency 130 receives the FEDI files from employer 410 and processes the payment and disbursement transactions.

Pages 35-36, replace the paragraphs beginning with the first paragraph on page 35 through the first full paragraph on page 36 with the following new paragraphs:

Although the system and processes described by Figs. 17-18 describe the preferred embodiment for the disbursement processing system shown in Fig. 4, other implementations are also available. Fig. 19, for example, illustrates an alternative embodiment for a disbursement processing system consistent with the invention. Fig. 20 depicts a flow diagram illustrating the series of steps performed by system 1900 as shown in Fig. 19. Similar to system 1700 in Fig. 17 and the processes described in Fig. 18, system 1900 enables intermediary 310 to compute a payment due to recipient 330 and to transmit the disbursement information in an EDI file to accumulator agency 130 (Step 2010). In contrast to the system and methods described in Figs. 17-18, the system and methods consistent with this embodiment do not limit intermediary 310 to a state.

Otherwise, system 1900 and the associated methods operate similarly as system 1700 and its associated methods. Accumulator agency 130 receives the EDI file from intermediary 310 and processes the disbursement (step 2020). If the disbursement is a check (step 2025), accumulator agency 130 prints the check and transmits it directly to recipient 330 (step 2030). Again, in contrast to the system and methods described in Figs. 17-18, the system and methods consistent with this embodiment do not limit recipient 330 to a custodial parent. However, to show that multiple disbursement transaction can be processed to multiple recipients, system 1900 distinguishes recipient A 1932, recipient B 1934, and recipient C 1936. As indicated in system 1900, the issuance of a check by accumulator agency 130 is transmitted to recipient A 1932. The issued check is drawn on the bank account of intermediary A's bank 1922. In system 1900, the check issued by accumulator agency 130 to recipient A 1932 is drawn on intermediary A's bank 1922 (step 2035).

If the disbursement is not a check, accumulator agency 130 must process an electronic transaction for the disbursement (step 2040). To do so, accumulator agency 130 issues an EFT/FEDI transaction to accumulator agency's bank 210 (step 2042) and accumulator agency's bank then transmits the transaction to ACH 220 (step 2045). ACH 220 then transmits the EFT/FEDI transaction to intermediary/recipient's bank 240 (step 2050). If the EFT/FEDI transaction is for direct deposit (step 2055), intermediary/recipient bank 240 subsequently issues a direct

deposit via ACH 220 (step 2060). In system 1900, accumulator agency 130 issues a direct deposit to ACH 220, which results in the transmission of a direct deposit to intermediary B's bank 1924, which transacts with ACH 220 to process the direct deposit to recipient B's bank 1920. In so doing, ACH 220 issues a debit transaction to intermediary B's bank 1924 (step 2066) and issues a credit transaction to recipient B's bank 1920 (step 2067). Thereby, recipient B 1934 receives a disbursement in the form of a direct deposit (step 2068).

If disbursement is not by direct deposit, accumulator agency 130 processes the disbursement as a debit deposit (step 2070). Similar to the system and methods described in Figs. 17-18, in establishing a debit deposit, accumulator agency 130 has the option of where to locate the debit account. In system 1900, accumulator agency 130 establishes the direct deposit account at intermediary C's bank 1926, by transmitting the direct deposit information via ACH 220. Thereby, recipient C 1936 receives the disbursement in the form of a debit account at intermediary C's bank 1926 (step 2080). Alternatively, accumulator agency 130 can establish a debit deposit account at other locations, including accumulator agency's bank 210. Finally, although not depicted in Fig. 20, the system and methods consistent with this embodiment also contemplate the issuance of an invoice to recipient 330 for any disbursement (as indicated by the dotted line on Fig. 19).

IN THE CLAIMS:

Please cancel existing claims 1-126 and add the following new claims:

127. A method for processing a child support obligation of an employee who is a noncustodial parent, comprising:

receiving notice of the child support obligation by the employee; and

requesting an employer of the employee to withdraw the child support obligation from a salary of the employee via an accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction.

128. The method of claim 127, further comprising:

receiving notice of satisfaction of the child support obligation;

requesting the employer to terminate the withdrawal of the child support obligation from the salary of the employee upon receipt of notice that the child support obligation has been satisfied; and

terminating the withdrawal of the child support obligation from the salary of the employee.

129. The method of claim 127, wherein the child support obligation is owed to a custodial parent.

130. The method of claim 127, wherein the child support obligation is owed to a state.

131. The method of claim 127, wherein requesting is performed by the employee.

132. The method of claim 127, wherein requesting is performed by a court.

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133. The method of claim 128, wherein termination requesting is performed by the employee.

134. The method of claim 128, wherein termination requesting is performed by a court.

135. A system for processing a child support obligation of an employee who is a noncustodial parent, comprising:

a receiving component configured to receive notice that the employee has incurred the child support obligation;

a request component configured to request an employer of the employee to withdraw the child support obligation from a salary of the employee via an accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction.

136. The system of claim 135, wherein the receiving component is configured to receive notification that the child support obligation has been satisfied, and the system further comprising:

a termination request component configured to request the employer to terminate the withdrawal of the child support obligation from the salary of the employee upon receipt of notice that the child support obligation has been satisfied; and

a termination component configured to terminate the withdrawal of the child support obligation from the salary of the employee.

137. The system of claim 135, wherein the child support obligation is owed to a custodial parent.

138. The system of claim 135, wherein the child support obligation is owed to a state.

139. The system of claim 135, wherein the request component is configured to be performed by the employee.

140. The system of claim 135, wherein the request component is configured to be performed by a court.

141. The system of claim 136, wherein the termination request component is configured to be performed by the employee.

142. The system of claim 136, wherein the termination request component is configured to be performed by a court.

143. A computer readable medium containing instructions for controlling a computer system to perform a method for processing a child support obligation of an employee who is a noncustodial parent, the method comprising:

receiving notice of the child support obligation by the employee; and

requesting an employer of the employee to withdraw the child support obligation from a salary of the employee via an accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction.

144. A system for processing a child support obligation of an employee who is a noncustodial parent, comprising:

receiving means for receiving notice of the child support obligation by the employee; and

requesting means for requesting an employer of the employee to withdraw the child support obligation from a salary of the employee via an accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction.

145. A method for processing a child support obligation of an employee who is a noncustodial parent, comprising:

determining that the employee has the child support obligation;

imposing on the employee a withdrawal of the child support obligation from a salary of the employee by an employer via an accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction.

146. The method of claim 145, further comprising:

determining that the child support obligation has been satisfied; and

terminating the withdrawal of the child support obligation from the salary of the employee once the child support obligation has been satisfied.

147. The method of claim 145, wherein the child support obligation is owed to a custodial parent.

148. The method of claim 145, wherein the child support obligation is owed to a state.

149. The method of claim 145, wherein imposing is performed by the employer.

150. The method of claim 145, wherein imposing is performed by a court.

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151. The method of claim 146, wherein satisfied determining is performed by the employer

152. The method of claim 146, wherein satisfied determining is performed by a court.

153. The method of claim 146, wherein satisfied determining is performed by the employee.

154. A system for processing a child support obligation of an employee who is a noncustodial parent, comprising:

an obligation determining component configured to determine that the employee has a child support obligation; and

an imposing component configured to impose on the employee a withdrawal of the child support obligation from a salary of the employee by an employer via an accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction.

155. The system of claim 154, further including:

a satisfaction determining component configured to determine that the child support obligation has been satisfied; and

a terminating component configured to terminate the withdrawal of the child support obligation from the salary of the employee once the child support obligation has been satisfied.

156. The system of claim 154, wherein the child support obligation is owed to a custodial parent.

157. The system of claim 154, wherein the child support obligation is owed to a state.

158. The system of claim 154, wherein the imposing component is configured to be performed by the employer.

159. The system of claim 154, wherein the imposing component is configured to be performed by a court.

160. The system of claim 155, wherein the satisfaction determining component is configured to be performed by the employer.

161. The system of claim 155, wherein the satisfaction determining component is configured to be performed by a court.

162. The system of claim 155, wherein the satisfaction determining component is configured to be performed by the employee.

163. A computer readable medium containing instructions for controlling a computer system to perform a method for processing a child support obligation of an employee who is a noncustodial parent, the method comprising:

determining that the employee has the child support obligation;

imposing on the employee a withdrawal of the child support obligation from a salary of the employee by an employer via an accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction.

164. A system for processing a child support obligation of an employee who is a noncustodial parent, comprising:

determining means for determining that the employee has a child support obligation; and

imposing means for imposing on the employee a withdrawal of the child support obligation from a salary of the employee by an employer via an accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction.

165. A method for processing a child support obligation of an employee who is a noncustodial parent, comprising:

receiving notice of the child support obligation by the employee;

requesting an employer of the employee to withdraw the child support obligation from a salary of the employee via an accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction;

receiving notice of satisfaction of the child support obligation; and

providing for the termination of the withdrawal of the child support obligation from the salary of the employee upon receipt of notice that the child support obligation has been satisfied.

166. The method of claim 165, wherein requesting is performed by the employee.

167. The method of claim 165, wherein requesting is performed by a court.

168. The method of claim 165, wherein providing is performed automatically.

169. The method of claim 165, wherein providing is performed upon request.

170. The method of claim 169, wherein the request is made by the employee.

171. The method of claim 169, wherein the request is made by a court.

172. The method of claim 165, wherein the obligation is owed to a custodial parent.

173. The method of claim 165, wherein the obligation is owed to a state.

174. A system for processing a child support obligation of an employee who is a noncustodial parent, comprising:

an obligation receiving component configured to receive notice of the child support obligation by the employee;

a requesting component configured to request an employer of the employee to withdraw the child support obligation from a salary of the employee via an accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction;

a satisfaction receiving component configured to receive notice of satisfaction of the child support obligation; and

a providing component configured to provide for the termination of the withdrawal of the child support obligation from the salary of the employee upon receipt of notice that the child support obligation has been satisfied.

175. The system of claim 174, wherein the requesting component is configured to be performed by the employee.

176. The system of claim 174, wherein the requesting component is configured to be performed by a court.

177. The system of claim 174, wherein the providing component is configured to be performed automatically.

178. The system of claim 174, wherein the providing component is configured to be performed upon request.

179. The system of claim 178, wherein the request is made by the employee.

180. The system of claim 178, wherein the request is made by a court.

181. The system of claim 174, wherein the obligation is owed to a custodial parent.

182. The system of claim 174, wherein the obligation is owed to a state.

183. A computer readable medium containing instructions for controlling a computer system to perform a method for processing a child support obligation of an employee who is a noncustodial parent, the method comprising:

receiving notice of the child support obligation by the employee;

requesting an employer of the employee to withdraw the child support obligation from a salary of the employee via an accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction;

receiving notice of satisfaction of the child support obligation; and

providing for the termination of the withdrawal of the child support obligation from the salary of the employee upon receipt of notice that the child support obligation has been satisfied.

184. A system for processing a child support obligation of an employee who is a noncustodial parent, comprising:

obligation receiving means for receiving notice of the child support obligation by the employee;

requesting means for requesting an employer of the employee to withdraw the child support obligation from a salary of the employee via an accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction;

satisfaction receiving means for receiving notice of satisfaction of the child support obligation; and

providing means for providing for the termination of the withdrawal of the child support obligation from the salary of the employee upon receipt of notice that the child support obligation has been satisfied.

185. A method for processing a child support obligation of an employee who is a noncustodial parent, comprising:

determining that the employee has the child support obligation;

imposing on the employee a withdrawal of the child support obligation from a salary of the employee by an employer via an accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction; and

providing for the termination of the withdrawal of the child support obligation from the salary of the employee once the child support obligation has been satisfied.

186. The method of claim 185, wherein imposing is performed by the employer.

187. The method of claim 185, wherein imposing is performed by a court.

188. The method of claim 185, wherein imposing is performed by the noncustodial parent.

189. The method of claim 186, wherein providing is performed by the employee.

190. The method of claim 186, wherein providing is performed by a court.

191. The method of claim 185, wherein the obligation is owed to a custodial parent.

192. The method of claim 185, wherein the obligation is owed to a state.

193. A system for processing a child support obligation of an employee who is a noncustodial parent, comprising:

an obligation determining component configured to determine that the employee has a child support obligation;

an imposing component configured to impose on the employee a withdrawal of the child support obligation from a salary of the employee by an employer via an accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction; and

a providing component configured to provide for the termination of the withdrawal of the child support obligation from the salary of the employee once the child support obligation has been satisfied.

194. The system of claim 193, wherein the imposing component is configured to be performed by the employer.

195. The system of claim 193, wherein the imposing component is configured to be performed by a court.

196. The system of claim 193, wherein the imposing component is configured to be performed by the noncustodial parent.

197. The system of claim 194, wherein the providing component is configured to be performed by the employee.

198. The system of claim 194, wherein the providing component is configured to be performed by a court.

199. The system of claim 193, wherein the obligation is owed to a custodial parent.

200. The system of claim 193, wherein the obligation is owed to a state.

201. A computer readable medium containing instructions for controlling a computer system to perform a method for processing a child support obligation of an employee who is a noncustodial parent, the method comprising:

determining that the employee has the child support obligation;

imposing on the employee a withdrawal of the child support obligation from a salary of the employee by an employer via an accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction; and

providing for the termination of the withdrawal of the child support obligation from the salary of the employee once the child support obligation has been satisfied.

202. A system for processing a child support obligation of an employee who is a noncustodial parent, comprising:

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determining means for determining that the employee has the child support obligation;

imposing means for imposing on the employee a withdrawal of the child support obligation from a salary of the employee by an employer via an accumulator agency, wherein the accumulator agency processes a child support payment as a debit-based transaction and processes a child support disbursement as an addendum-based transaction; and

providing means for providing for the termination of the withdrawal of the child support obligation from the salary of the employee once the child support obligation has been satisfied.

IN THE ABSTRACT:

Please amend the abstract to read as follows:

This disclosure describes a child support payment and child support disbursement system, wherein an employee (who is a noncustodial parent who owes a child support obligation) authorizes a child support payment and child support disbursement to an employer and the employer processes the child support payment and child support disbursement through an accumulator agency. The accumulator agency processes the child support payment as a debit-based transaction and processes the child support disbursement as an addendum-based transaction. The payment may be made to the accumulator agency, to a state, or to any other entity. The disbursement may be made to a custodial parent, to a state, to a state entity, or to any other recipient.

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IN THE DRAWINGS:

Subject to the approval of the Examiner, please amend Figures 4, 14, and 19 as indicated in the Request for Approval of Drawing change filed concurrently herewith.

REMARKS

The amendments to the title, to the abstract, and to pages 1 and 5 of the specification are made to be consistent with the types of claims submitted herein.

The amendments to pages 12, 13-14, and 14-15 of the specification were originally made in an Amendment, dated February 22, 1999 (or made by Examiner's Amendment) in the great grandparent application (Serial No. 08/941,187), and the amendments were approved in an Office Action, dated May 11, 1999.


The amendments to pages 35-36 of the specification were originally made in an Amendment, dated March 30, 1999 in the grandparent application (Serial No. 09/003,941), and the amendments were approved in an Office Action, dated April 27, 1999.

If there is any fee due in connection with the filing of this Preliminary Amendment, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: October 11, 2001

By: 
Robert E. Converse, Jr.
Reg. No. 27,432

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APPENDIX

IN THE TITLE:

METHODS AND APPARATUS FOR CHILD SUPPORT PAYMENT PROCESSING [USING DEBIT-BASED ELECTRONIC FUNDS TRANSFER] AND CHILD SUPPORT DISBURSEMENT PROCESSING [USING ADDENDUM-BASED ELECTRONIC DATA INTERCHANGE].

IN THE SPECIFICATION:

Page 1, the paragraph entitled Field of the Invention:

The present invention relates generally to the processing of child support payments[,] and the processing of child support disbursements. More particularly, the invention relates to [a] methods and apparatus for processing child support payments using debit-based [electronic funds transfer] transactions and processing child support disbursements using addendum-based [electronic data interchange] transactions.

Page 5, first full paragraph:

The inefficiencies and other shortcomings in the current methodologies for payment and disbursement processing reflect undesirable diminutions in capacity and quality that could be achieved by further development of improved payment and disbursement processing methods. Thus, the current payment and processing methods reflect an unsatisfactory development of methods and systems to process both the permissive and mandatory obligations of an employee by an employer and subsequent disbursement to an intended

recipient, in particular, to process a child support obligation of an employee by an employer and subsequent disbursement to an intended recipient.

Page 12, first full paragraph:

Once accumulator agency's bank 210 receives the EFT transaction from accumulator agency 130, accumulator agency's bank 210 must process each of the individual debit-based transactions contained within the EFT transaction. Like accumulator agency 130, accumulator agency's bank 210 may also use various EFT formats for processing multiple payments through [automated clearing house (ACH)] ACH 220. ACH [240] 220 is a clearing house for processing financial transactions through the Federal Reserve system, such as, for example, the National Automated Clearinghouse Association (NACHA).

Page 13-14, replace the first full paragraph on page 13 (which continues to page 14) with the following paragraph:

For the processing of the disbursement according to Fig. 3, intermediary 310 initially receives an EDI file from accumulator agency 130, as shown in Fig. 2. This EDI file contains information relating to the payment made by initiator 110 and requests instructions regarding the disbursement. Intermediary 310 then processes the information and determines whether a disbursement is to be made. If a disbursement is approved by intermediary 310, intermediary 310 transmits another EDI file to accumulator agency 130 with instructions for the disbursement. Accumulator agency 130 then processes disbursement 320. Disbursement 320 may include any of a number of several disbursement methods, including paper check 322, direct deposit 324, and debit

deposit 326. Accumulator agency 130 processes paper check 322 by the traditional methodology, by printing and mailing the check to recipient 330. Accumulator agency 130 processes direct deposit 324 also through the traditional methods, by issuing the deposit by EFT. Accumulator agency 130 processes debit deposit [826] 326 through any number of available options by issuing an EFT, including the creation of a debit deposit at a bank operated by a state agency or the creation of a debit deposit account at a bank operated by accumulator agency 130. Whatever the methodology for disbursement, according to system 300, disbursement 320 processes a disbursement to recipient 330 according to instructions provided to accumulator agency 130 from intermediary 310.

Pages 14-15, replace the last paragraph on page 14 (which continues to page 15) with the following new paragraph:

As shown in Fig. 4, system 400 anticipates that initiator 110 (in the case of the preferred embodiment, an employee) has already initiated a payment and disbursement. System 400 thus shows three alternatives for collector 120 (shown here as employer 410) for initiating a payment and disbursement consistent with the invention. Employer 410 depicts alternative ways that an employer can initiate a payment and disbursement for an employee, illustrated as employer 412, employer 414, and employer 416. Employer 412 has only one employee subject to child support obligations; employer [412] 414 has 200 employees subject to child support obligations, and employer 416 also has 200 employees subject to child support obligations. In the case of employer 412, the

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FEDI file transmitted from employer 412 to accumulator agency 130 comprises the CCD+ format. As noted above, the CCD+ format provides for an EFT transaction plus an addendum, but the CCD+ format is limited to one addendum per transaction. Thus, employer 414 also utilizes the CCD+ format, but due to the limitations of this EFT format, employer 414 would be required to use 200 separate FEDI transactions in the CCD+ format. In contrast, employer 416 transmits all 200 transactions utilizing the CTX format. As noted above, the CTX format allows for the transmission of a payment with up to 9,999 addenda records. Employer 416 therefore saves both time and expense by using the CTX format. Whatever the format, once employer 410 transmits the necessary FEDI files, accumulator agency 130 receives the FEDI files from employer 410 and processes the payment and disbursement transactions.

Pages 35-36, replace the paragraphs beginning with the first paragraph on page 35 through the first full paragraph on page 36 with the following new paragraphs:

Although the system and processes described by Figs. 17-18 describe the preferred embodiment for the disbursement processing system shown in Fig. 4, other implementations are also available. Fig. 19, for example, illustrates an alternative embodiment for a disbursement processing system consistent with the invention. Fig. 20 depicts a flow diagram illustrating the series of steps performed by system 1900 as shown in Fig. 19. Similar to system 1700 in Fig. 17 and the processes described in Fig. 18, system 1900 enables intermediary 310 to compute a payment due to recipient 330 and to transmit the disbursement information in an EDI file to accumulator agency 130 (Step 2010).

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In contrast to the system and methods described in Figs. 17-18, the system and methods consistent with this embodiment do not limit intermediary 310 to a state. Otherwise, system 1900 and the associated methods operate similarly as system 1700 and its associated methods. Accumulator agency 130 receives the EDI file from intermediary 310 and processes the disbursement (step 2020). If the disbursement is a check (step 2025), accumulator agency 130 prints the check and transmits it directly to recipient 330 (step 2030). Again, in contrast to the system and methods described in Figs. 17-18, the system and methods consistent with this embodiment do not limit recipient 330 to a custodial parent. However, to show that multiple disbursement transaction can be processed to multiple recipients, system 1900 distinguishes recipient A 1932, recipient B 1934, and recipient C 1936. As indicated in system 1900, the issuance of a check by accumulator agency 130 is transmitted to recipient A 1932. The issued check is drawn on the bank account of intermediary A's bank [1912] 1922. In system 1900, the check issued by accumulator agency 130 to recipient A 1932 is drawn on intermediary A's bank [1912] 1922 (step 2035).

If the disbursement is not a check, accumulator agency 130 must process an electronic transaction for the disbursement (step 2040). To do so, accumulator agency 130 issues an EFT/FEDI transaction to accumulator agency's bank 210 (step 2042) and accumulator agency's bank then transmits the transaction to ACH 220 (step 2045). ACH 220 then transmits the EFT/FEDI transaction to intermediary/recipient's bank 240 (step 2050). If the EFT/FEDI transaction is for direct deposit (step 2055), intermediary/recipient bank 240

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subsequently issues a direct deposit via ACH 220 (step 2060). In system 1900, accumulator agency 130 issues a direct deposit to ACH 220, which results in the transmission of a direct deposit to intermediary B's bank [1914] 1924, which transacts with ACH 220 to process the direct deposit to recipient B's bank 1920. In so doing, ACH 220 issues a debit transaction to intermediary B's bank [1914] 1924 (step 2066) and issues a credit transaction to recipient B's bank 1920 (step 2067). Thereby, recipient B 1934 receives a disbursement in the form of a direct deposit (step 2068).

If disbursement is not by direct deposit, accumulator agency 130 processes the disbursement as a debit deposit (step 2070). Similar to the system and methods described in Figs. 17-18, in establishing a debit deposit, accumulator agency 130 has the option of where to locate the debit account. In system 1900, accumulator agency 130 establishes the direct deposit account at intermediary C's bank [1916] 1926, by transmitting the direct deposit information via ACH 220. Thereby, recipient C 1936 receives the disbursement in the form of a debit account at intermediary C's bank [1916] 1926 (step 2080).

Alternatively, accumulator agency 130 can establish a debit deposit account at other locations, including accumulator agency's bank 210. Finally, although not depicted in Fig. 20, the system and methods consistent with this embodiment also contemplate the issuance of an invoice to recipient 330 for any disbursement (as indicated by the dotted line on Fig. 19).

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IN THE ABSTRACT:

This disclosure describes a child support payment and child support disbursement system, wherein [an initiator] an employee (who is a noncustodial parent who owes a child support obligation) authorizes a child support payment and child support disbursement to [a collector] an employer and the [collector] employer processes the child support payment and child support disbursement through an accumulator agency. The accumulator agency processes the child support payment as a debit-based transaction and processes the child support disbursement as an addendum-based transaction. [The processing of a debit-based transaction generally occurs by electronic funds transfer (EFT) or by financial electronic data interchange (FEDI). The processing of an addendum-based transaction generally occurs by electronic data interchange (EDI).] The payment may be made to the accumulator agency, to a state, or to any other entity. The disbursement may be made to a custodial parent, to a state, to a state entity, or to any other recipient.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
John POLK) Group Art Unit: 2716
)
Serial No.: Unassigned) Examiner: E. Cosimano
)
Filed: October 11, 2001)
)
For: METHOD AND APPARATUS FOR)
PAYMENT PROCESSING USING)
DEBIT-BASED ELECTRONIC)
FUNDS TRANSFER AND)
DISBURSEMENT PROCESSING)
USING ADDENDUM-BASED)
ELECTRONIC DATA)
INTERCHANGE)

Commissioner for Patents and Trademarks
Washington, DC 20231

Sir:

REQUEST FOR APPROVAL OF DRAWING CHANGE

Subject to the approval of the Examiner, it is respectfully requested that
Figures 4, 14, and 19 in the above-captioned application be amended as indicated in
red on the attached copies of the originally filed drawing.

The amendment for Figure 4 was originally made in a Request for Approval of
Drawing Change, dated February 22, 1999, in the great grandparent application (Serial
No. 08/941,187), and the amendment was approved in an Office Action, dated
May 11, 1999.

The amendment for Figure 14 was originally made in a Request for Approval of Drawing Change, dated January 8, 1998, in the grandparent application (Serial No. 09/003,941), and the amendment was approved in an Office Action, dated December 31, 1998.

The amendment for Figure 19 was originally made in a Request for Approval of Drawing Change, dated March 30, 1999, in the grandparent application (Serial No. 09/003,941), and the amendment was approved in an Office Action, dated April 27, 1999.

If there are any fees due in connection with the filing of this paper, please charge the fees to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: October 11, 2001

By: 

Robert E. Converse, Jr.
Reg. No. 27,432

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FIGURE 4

400

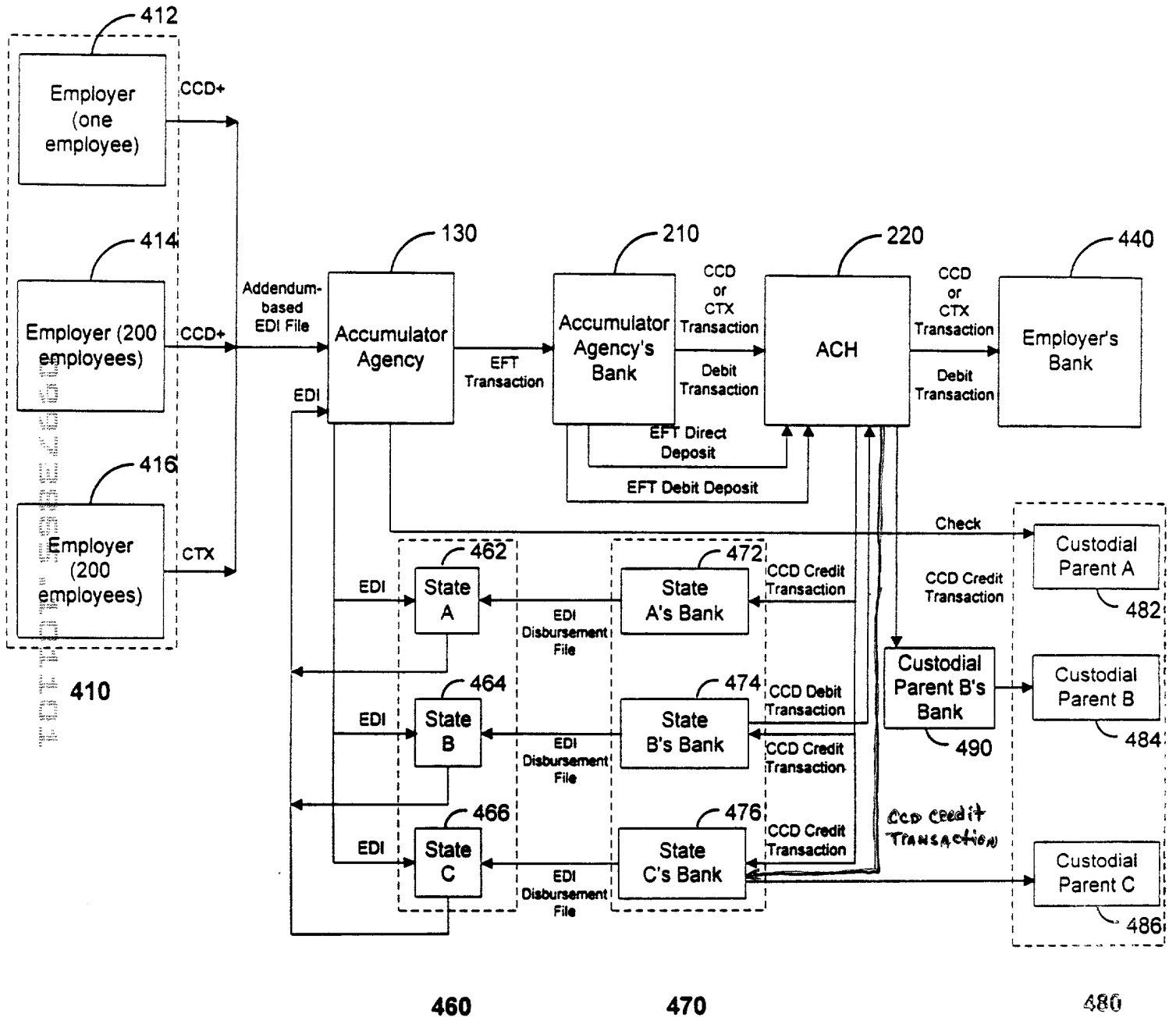


FIGURE 14

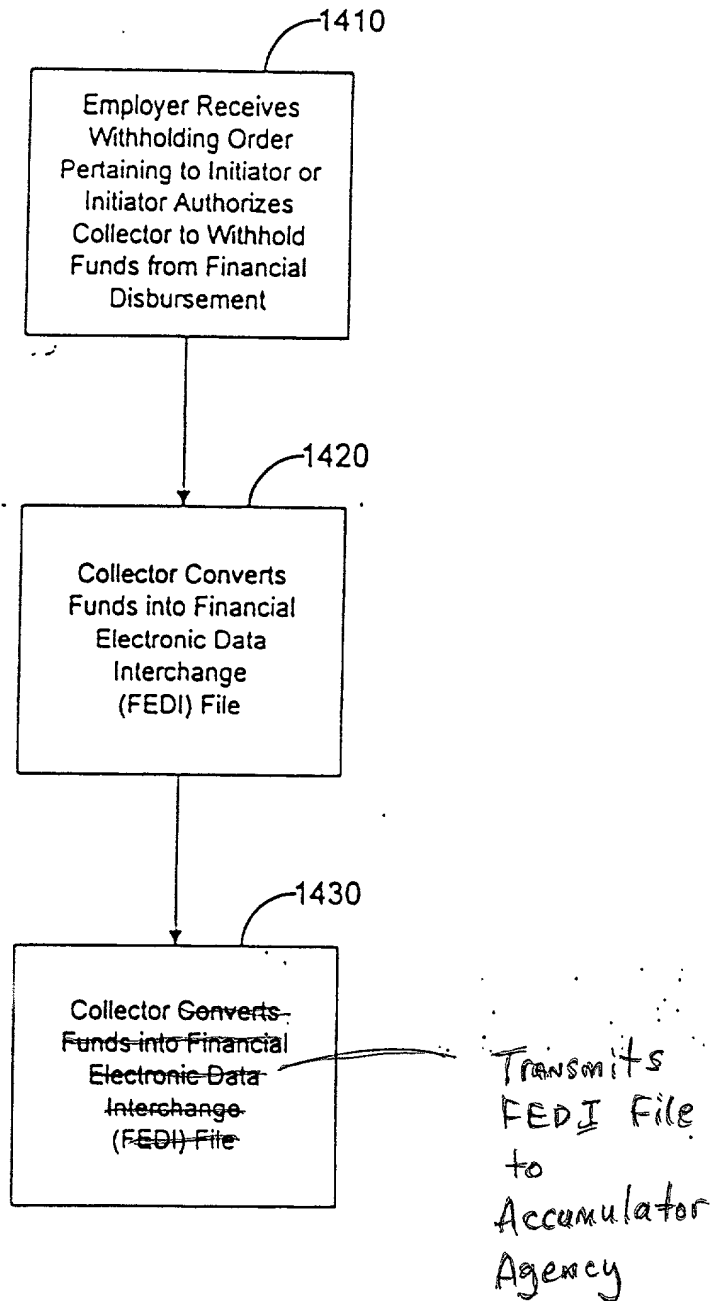


FIGURE 19

